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Preferred Risk Policy Premium Table: Non-Residential

Rates Effective May 1, 2004

PREFERRED RISK POLICY PREMIUM TABLE: NON-RESIDENTIAL

PRP Premiums for Zones B, C, X (Pre-/Post-FIRM)

These premiums are based on a Preferred Risk Policy (PRP) non-residential building, no basement building with a standard \$500 deductible. If you would like premium estimates for building-only coverage, you can find them at a non-PRP rate. Please note that purchasing building and contents coverage at PRP rates is usually more affordable than building-only coverage at the regular rate.

Building & Contents ¹		Contents Only ^{1,4}	
Coverage	Annual Premium ^{2,3}	Coverage	Annual Premium ²
\$ 50,000/50,000	\$ 500	\$ 50,000	\$ 275
100,000/100,000	800	100,000	500
150,000/150,000	1,050	150,000	675
200,000/200,000	1,300	200,000	850
250,000/250,000	1,500	250,000	1,000
300,000/300,000	1,700	300,000	1,150
350,000/350,000	1,850	350,000	1,300
400,000/400,000	2,000	400,000	1,450
500,000/500,000	2,300	500,000	1,700

¹ Add the \$50.00 Probation Surcharge, if applicable.

² Premium includes Federal Policy Fee of \$11.00.

³ Premium includes ICC premium fee of \$1.00. Deduct this amount if the risk is a townhouse/rowhouse condominium unit.

⁴ Contents-only policies are not available for contents located in basement only.

Note: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions on page PRP 2 of the NFIP Flood Insurance Manual. The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500.

Replacement Cost Coverage is not available for the building or contents. All claims will be settled using Actual Cash Value. Business interruption is NOT an available coverage in the National Flood Insurance Program.